OFFICE OF THE GOVERNOR INTEROFFICE MEMORANDUM

TO: GOVERNOR MUSGROVE

FROM: ARMERITA TELL

SUBJECT: MARGARET SELF & HEALTH INSURANCE REFORMS

DATE: 6/22/2000

On Wednesday, I met with Ms. Margaret Self regarding her ideas for improving the health insurance for Mississippi state employees. Ms. Self stated that she had worked with you during your term as Lieutenant Governor. She is a retired physics and chemistry teacher from McCool, MS. She has a disability and is in a wheelchair. The Citizen & Community Services Department receives over 50 calls and letters weekly concerning health insurance reforms.

Following is a list of problems and ideas Ms. Self presented to me:

- 1. The State has other options for being a self-insured state. Senator Dean Kirby is also familiar with this option.
- 2. Retirees are still using the health plan, which is costing the state 20% more.
- 3. Numerous problems with meeting Medicare 20% deductible, newborn & child coverage.
- 4. States should take bids each year from insurance companies.
- 5. Itemized and claims detailed reports differ greatly. Reports claim one amount has been charged, then insurance charges more.
- 6. Need reforms for deductibles and co-pays for people with disabilities.

I would like to suggest that the Department of Finance and Administration arrange several town meetings around the state (like DHS did with the CHIPS program) to allow state employees to discuss their concerns about the health insurance program. I believe this would help ease some concerns for the citizens that are covered by the current program, and help them feel that reforms are being considered for the program. Thanks.